Bangert, Herbert D.
Career of Emile E. Watson

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CAREER
of
EMILE E. WATSON

ON THE OCCASION OF THE
35TH ANNIVERSARY OF HIS
ACTUARIAL ORGANIZATION

By

HERBERT D. BANGERT

29TH FLOOR
LEVEQUE-LINCOLN TOWER
COLUMBUS 15, OHIO

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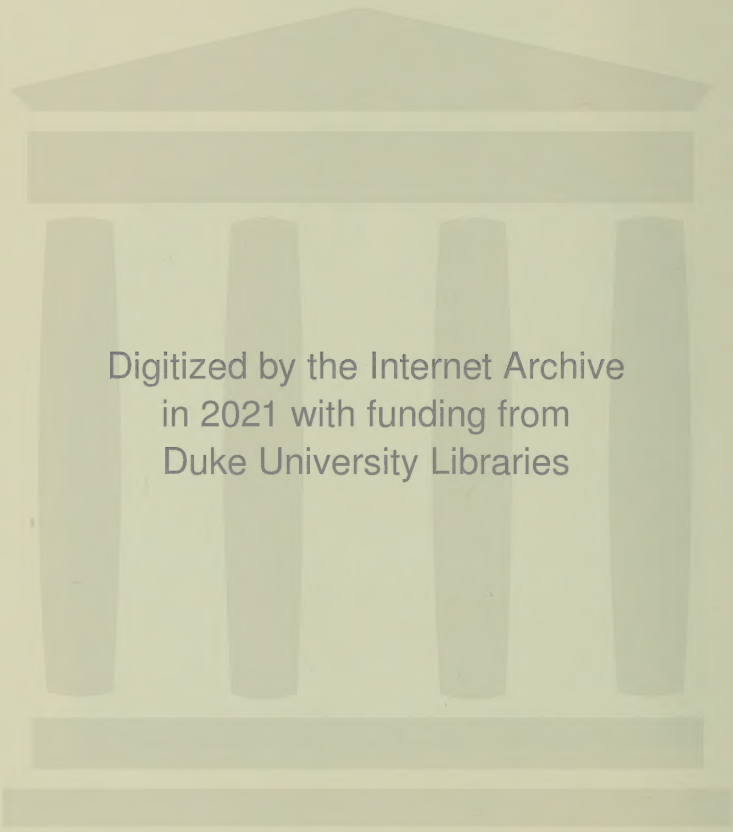
EMILE E. WATSON

Whom we affectionately refer to as "Our Boss"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FOREWORD

THE history of American enterprise is especially rich with examples of organizations and institutions that not only reflect, but have become great because of the devotion and leadership of one man. The actuarial organization of Emile E. Watson is like that. The preparation of this brochure, on the occasion of the 35th anniversary of our organization, is in appreciative recognition of that fact.

The career of Mr. Watson is filled with many examples of courage, struggle, drama, resourcefulness and distinctive achievements; this I know, since it has been my very real privilege to be the Associate Actuary of the organization since 1921 and to have been Assistant Actuary during the last six of his ten years as Chief Actuary of the Industrial Commission of Ohio, an association of forty years.

Much of what is contained herein has been acquired as a result of an especially rich and pleasant series of personal contacts with Mr. Watson. His mother and several brothers and sisters have been the principal sources of my information concerning his early life.

There has also been a wealth of other gratifying experiences during the years as a result of working with our private and governmental clients throughout this country, and they command our deepest gratitude.

HERBERT D. BANGERT

October 1, 1954

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PART I

EARLY LIFE

MR. WATSON'S father and mother were born on farms near Ripley, Ohio, respectively in 1841 and 1843. There were ten children in the family, seven boys and three girls. Five of the children were born in the Buckeye State. Mr. Watson was the ninth child and the seventh son.

In 1877, his parents heeded the injunction to "go west" and moved to Missouri, finally locating on a 1,000 acre island in the Missouri River in Saline County. It was on this island that Mr. Watson was born in a log cabin February 7, 1885. The family moved to Miami, Missouri in 1888.

His father had an exceptionally fine personality and an excellent mind. He was certainly a "good provider" because in addition to providing for the needs of his wife and their younger children, there were also seven relatives who were wholly dependent upon him. In the latter part of his life he had the misfortune of lending his name to a rather large note of a man whom he trusted, and eventually had to pay this note, which almost bankrupted him. He died of double pneumonia at the early age of 48. This was caused by an accident which exposed him to the icy waters of the Missouri River. His family was left with only a limited inheritance.

Mr. Watson's mother, who possessed rare beauty and had a marvelous philosophy of life, lived to the age of 89. She was the earliest inspiration in his life. She taught him to pray daily to God for guidance, and he has ever continued this practice of devotion. She imbued him with a zeal to secure a good education, regardless of the struggles and sacrifices that this ambition would exact.

The grade school period of his life presented many difficulties, partly caused by the family moving numerous times. There was little uniformity in the educational standards of these different schools, most of which were sub-standard. In addition, he often entered school late in the fall and left early in the spring in order to help with the family finances. Mr. Watson has been virtually on his own ever since he was in his early teens.

Life in the Big City

His mother decided to move to Kansas City, Missouri, and there he entered Central High School in the fall of 1902. He made his expenses in the freshman and sophomore years by carrying papers for the *Kansas City Star* and *Times*. It took some five hours a day to deliver the morning and evening editions, and the greater part of Saturdays and Sundays to make his collections.

Since Central High School had a top rating for its educational standards, it was somewhat difficult for the young Mr. Watson to get through his freshman year. The Athletic Director was so impressed with his athletic ability that he gave him special training in gymnastics and track, with the thought that this might assist him in earning his way through college as an athletic director.

He was the teacher of a country school in 1904-1905 near Blackburn, Missouri, where the School Board had experienced difficulty in keeping the teachers. Several had resigned primarily because an overgrown bully, who was the son of one of the members of the Board, had intimidated them. He tested Mr. Watson the very first day that school opened and on his way home, beat up two classmates. After the close of school the next day, Mr. Watson took a strong switch and gave this bully a sound thrashing, after which he had a long talk with him. Thereafter, this boy caused no more disciplinary trouble and wept when he learned that Mr. Watson was not going to return the following fall.

Mr. "W" (as Mr. Watson is called by some of his friends and associates) played with the pupils in their games at recess and noon, and also coached them in certain forms of track athletics. The members of the School Board pleaded with him to renew his contract and offered a salary increase, but he was ambitious to be on his way.

College Attendance

Mr. W entered William Jewell College at Liberty, Missouri, in the fall of 1905 as a freshman. This was one of the highest rated colleges of the State. Many of its faculty held Ph. D. degrees from European universities. William Jewell

became known as "The Campus of Achievement" because of the outstanding record of so many of its graduates and partly because of the number listed in *Who's Who in America.* Twenty-one per cent of Mr. Watson's graduating class of 1908, including Mr. W, have been listed in *Who's Who,* the highest record of any graduating class of the college.

During his freshman year, Mr. W paid his expenses by waiting tables, washing dishes, cutting and sawing wood. However, he was inadequately prepared to enter a college that was so exacting in its standards. By the end of eight weeks he became discouraged; decided to quit and get a job. When he made known this decision, several of his professors took him in hand and gave him individual educational assistance in their homes. They often worked with him until two and three o'clock in the morning. He finally succeeded in mastering his studies and finished the four-year course in three years, an achievement that was rarely ever accomplished in this College.

The senior who was the director of the gymnasium and track athletics of the College graduated in the following spring of '06. Mr. Watson entered competition for this position, one requirement being that he must participate in an all-around athletic contest. This involved the low and high hurdles, one hundred yard dash, pole vault, discus and hammer throw, shot put, high jump and the standing and running broad jump. The one selected for the position of athletic director was also required to demonstrate his skill in connection with all of the gymnasium apparatus, such as the parallel and horizontal bars, tumbling, calisthenics, boxing and wrestling. Moreover, he was required to possess an aptitude for leadership, ability to handle students, and most important, to have attained a good scholastic record.

Mr. Watson became the director of gymnasium and track athletics of the College in the fall of 1906, which position he retained until he received his B. A. degree. He has ever felt deeply indebted to the Director of Athletics of Central High School, who later gained a national reputation as a director of athletics.

During his second year in college, Mr. W took a night training course preparatory to selling *The Century Book of*

Facts. The representative of the company who gave this course was a master salesman. The following summer, Mr. W made such a record in selling these books in the southern part of Illinois that he was placed in charge of the sales training course the following winter.

On entering William Jewell College, he became a member of the Excelsior Debating Society, and continued his membership throughout his college course. He early developed talent and ability as a debater and public speaker. After graduation in 1908, Mr. W continued for another year at William Jewell and received his M. A. degree in 1909. He then went to Oklahoma and sold life insurance for several months and made an outstanding record of sales. Following this, he entered the University of Chicago to start work on a Ph. D. degree.

Chicago's First Supervised Playground

The following spring (1910), the City of Chicago opened its first playground as an experimental test, locating it in the area that showed the heaviest juvenile delinquency. Because of his personality, past experience and athletic ability, Mr. Watson was selected as the Director of this playground.

The children and youth who were attracted were primarily members of gangs and it was the custom for these Chicago gangs to fued with each other as well as to steal and to commit other misdeeds. The first day that the playground was opened, the leaders assembled their respective gangs. Many of the boys had weapons of one kind or another.

Mr. W appointed the leaders of the gangs to aid him in formulating the rules and regulations of the playground and they were assigned the responsibility of enforcing them. At the end of four months, there was an unbelievable transformation of these so-called "alley rats" as the result of their having been given responsibility and a wholesome environment under which to play their games with proper guidance and supervision. The leaders of these gangs later became close friends. In a short time, this area established a decidedly improved rating in its juvenile delinquency record. The results of this experience were such an inspiration that Mr. W seriously considered making the field of athletics his life work, since it

would have given him such a fine opportunity to build health and mould character in young men.

PART II

PIONEERING FIELD

PIONEERING has always had a great appeal to Mr. Watson as evidenced by some of the following events:

Field of Workmen's Compensation

One of Mr. W's graduate professors of the University of Chicago, who spent alternate years in Europe in sociological research, became interested in him and urged that he do specialized work in the technical phases of unemployment and workmen's compensation. It was his conviction that these two plans, particularly workmen's compensation, would be adopted throughout the United States within a short time. Mr. Watson accepted this advice and did intensive research in these two fields, for which he requested no credits in relation to his graduate work.

I believe it is accurate to state that Mr. Watson was one of the first, possibly the first, in this country to specialize in the technical phases of workmen's compensation and unemployment compensation. Because of this specialized preparation, he was selected in 1910 as the special investigator for two Illinois Investigating Commissions appointed to make a study of workmen's compensation and occupational diseases.

The General Assembly of Ohio enacted legislation in 1909 authorizing the Governor to appoint a commission to make a study of workmen's compensation and to report its findings and recommendations to the General Assembly of 1911. In the fall of 1910, this Commission finally came to the conclusion that it must procure the services of a specialist to take charge of this investigation. Mr. Watson was invited to accept this assignment, which he rejected for the reason that he had completed his plans to go abroad and make a survey of the social security systems of the leading countries of Europe. However, on a second trip to Chicago, the chairman of the

Ohio Commission finally persuaded him to come to Cleveland for a meeting with the commission, which comprised two representatives of employers, two representatives of labor, and one representative of the public.

First Trip to Ohio

This was Mr. Watson's first trip to the native state of his parents. On his way to the train in Chicago, he accidentally met his friend Edwin R. Wright, President of the Illinois Federation of Labor. Mr. Wright was a member and Secretary of the Illinois Workmen's Compensation Investigating Commission, for which Mr. Watson had previously served as special investigator. Mr. Wright admired Mr. W for his ability and especially because he worked overtime—nights, Saturday afternoons and Sundays — for the Illinois Commission, for which he received no additional compensation.

Mr. Wright said to Mr. W, "when you get to Cleveland, be sure to register at the best hotel. If you stay in a third rate hotel, the Ohio Commission will think that you are a third rater." Following this advice he registered at the Hollenden Hotel, which was then the leading hotel of that city. In the evening he met the five members of the Ohio Commission in the lobby of the Hollenden. Its chairman informed Mr. W that he had made a room reservation for him at another hotel (which incidentally was really third rate), but he persisted and stayed at the Hollenden.

At nine o'clock the following morning, Mr. Watson met with the members of the commission in a private parlor at the Hollenden. After a lengthy discussion, the chairman asked what his fee would be for taking charge of their investigation, and he replied, $14.00 a day for himself and the cost of two competent assistants, including the payment of all expenses. The chairman exclaimed: "That's absurd," with which response Mr. W picked up his hat and said "good-by." As he was going out the door, the chairman asked if he would wait outside until the commission had a conference. In about half an hour he was called back and informed that the commission had agreed unanimously to employ him and on the basis of the terms that Mr. W had proposed. This occurred

on October 25, 1910, less than three months before the 1911 legislature convened, to which the commission was to make its report. Confronted with this severe time limitation, Mr. W and his two assistants worked seventeen and eighteen hours a day, seven days a week throughout this period.

Mr. Watson soon found himself in the position of having to finance the investigation. After he had used up most of his savings, and had not been reimbursed, he discovered that the appropriation made to the Ohio Investigating Commission had been exhausted. However, he never felt that the commission had acted in bad faith.

He boarded the train for Columbus, his first trip to the capital city, where he placed the facts before Governor Judson Harmon. The conference resulted in the Governor providing Mr. W with his personal check for $900.00. The Governor felt it was imperative that this special investigation be completed. He also gave assurance that the remaining costs of the investigation would be met.

After this conference at the State House, Mr. W rushed to the Union Station to catch the next train to Cleveland and did not have time to purchase a ticket. When the conductor came to collect his fare it was discovered that he was a few cents short of having the amount needed to get to the Cleveland Union Station. He got off at the outskirts of the City, found that he had one streetcar ticket, and thus arrived back dead broke, except that he had in his pocket Governor Harmon's perfectly good check for $900.00.

Ohio's Industrial Accident Problem

Mr. Watson centered his investigation on an exhaustive analysis of the industrial accidents that had occurred in Cleveland and Cuyahoga County for the six year period from 1905 to 1910, inclusive of a research study of the social and economic results of these accidents. Every available public and private record relating to these accidents was carefully reviewed, and personal visits were made to the homes of a considerable number of those who had been victims of industrial accidents.

His report to the Ohio Investigating Commission was

elaborate and comprehensive, including many statistical exhibits. Therefore, only a few high point references will be made to the contents of this report:

1. There prevailed in Ohio the legal stipulation that in the event of an industrial accident, the employer was liable only in the event that negligence was proved on the part of the employer. The statistics indicated that negligence on the part of Ohio employers was responsible for only 16 per cent of the industrial accidents; that in the remaining 84 per cent of these accidents, there was no legal liability on the part of the employer.

2. Fatal accidents:
   a) Settlements made—36 per cent.
   b) Average amount received by this 36 per cent—$838.61.
   c) Average attorney fees and court costs—24 per cent of settlement.
   d) Long protracted delays in settlement of court cases.
   e) Of those homes visited, some 56 per cent of the widows and 60 per cent of their children over 12 years of age had the economic necessity of securing employment.

I quote from Part X of Mr. Watson's writing "Is Civilization Gaining or Losing Ground?" published in September 1948 (the introduction to which was written by the celebrated author, Louis Bromfield, of Malabar Farm, Ohio).

"Even as recent as forty years ago, it is almost incredible that we did not have a revolution on the part of our labor of this nation.

"Forty years ago, labor was treated as machines, not as human beings; was required to bear on its shoulders the crushing burden of industrial accidents, occupational diseases, unemployment and old age; worked some twelve hours a day, six days a week and received a pittance of wages (some $12.00 a week). Sweat shops and child labor prevailed.

"The good Lord must have been with us that the Com-

munist International was not organized to land upon us at that time.

"But management of today is treating the employee as a human being. Less and less is labor required to bear the burden of industrial accidents, occupational diseases and unemployment. More and more are provisions being made for taking care of the old age of our labor after exhausting their lives in a producing capacity; a forty hour week and an average weekly earning of some $52.00.

"The progress which has been made during the past forty years in relation to the labor of our nation means so much for our security.

"The preservation and perpetuation of the free enterprise system are greatly dependent upon the extent to which employers and labor can process their relationships in full recognition of their interdependency."

Is Civilization Gaining or Losing Ground? received the highest tributes from such men as the Presidents of the National Association of Manufacturers', The American Federation of Labor, the Chamber of Commerce of the United States, and from many of the foremost governmental officials, educators, religious leaders and business executives in the United States and Canada.

First Workmen's Compensation Plan In Ohio

The General Assembly of 1911 enacted Ohio's initial workmen's compensation plan. It provided for an Elective State Workmen's Compensation Insurance Fund, and Mr. W performed an important part in the formulation of this plan.

However, the stock casualty insurance companies went to great lengths in their attempt to defeat this legislation. They were met head-on with the facts that were disclosed by Mr. Watson's investigation and were defeated in their efforts. I am sure they would have been successful in the absence of the findings that were revealed in his report.

At the time, certain influential parties who were antagonistic to the disclosures of Mr. Watson's report declared that they were going to run him out of the State.

Political Headaches

After the first Ohio Workmen's Compensation Plan was enacted into law by the General Assembly of 1911, and became effective on March 1, 1912, Governor Harmon appointed the following three men to administer this plan (then designated as the State Liability Board of Awards): Wallace D. Yaple of Chillicothe, representing the public; Thomas J. Duffy of East Liverpool, representing labor; and Morris Woodhull of Dayton, representing employers. One of their first performances was to invite Mr. Watson to become the actuary of Ohio's Elective Workmen's Compensation Fund. He accepted, but on one condition, that the actuarial department would be independent of any political influence.

Mr. W soon ran head-on into conflicts with certain political bosses, who insisted that he give employment to a number of persons who had procured votes in their respective wards. His response was that the only basis on which any applicants could procure a position in the actuarial department was whether or not they had the preparation and ability to make a constructive contribution to the work of the actuarial department, and that this department was not going to be used in paying off any political debts. The Members of the Board, the Executive Secretaries of the Ohio Manufacturers' Association and the Ohio State Federation of Labor supported this stand, and he won out.

The first office of the State Liability Board of Awards was located in the smoking room of the Senate Chamber of the State House. This one room was occupied by the three members of the Board, Mr. Watson, William C. Archer the Secretary, Carrie Goodrich the minute clerk, and Harry Hamm, Director of Claims.

Exclusive State Workmen's Compensation Insurance Fund

The Honorable James M. Cox became the next governor of Ohio and made the courageous decision to request the General Assembly of 1913 to create an Exclusive State Workmen's Compensation Fund for those employers of the State who had five or more employees (with a provision for self-

insurance for those who could qualify). Again, the stock casualty insurance companies made a desperate attempt to bring about the defeat of this legislation, but were unsuccessful primarily for two reasons:

1. They were again confronted with the facts disclosed by Mr. Watson's investigation for the Ohio Investigating Commission.

2. They were faced with the record that had been made by Ohio's Elective Workmen's Compensation Insurance Fund.

It is my firm belief that in the absence of Mr. Watson's specialized services and the vitally important contributions he made, neither the Elective State Workmen's Compensation Fund of 1911 nor the Exclusive Workmen's Compensation Fund of 1913, would ever have been a reality.

The Exclusive Plan became operative on January 1, 1914. The title of State Liability Board of Awards was changed to The Industrial Commission of Ohio. Many thousands of Ohio employers became subscribers to the Fund within a short period of time and it soon became one of the leading workmen's compensation insurance carriers of this nation. This phenomenal development was a serious challenge to the administration of the Fund because of the staggering burdens that were so suddenly created.

The men of the actuarial department worked evenings and week-ends for many months, with no added compensation, and in addition to which they incurred the cost of meals downtown. This is an evidence of Mr. Watson's talent for inspiring loyalty, enthusiasm and cooperation from the personnel of those who work with him.

A tribute should be paid to Mrs. Watson and to her sister, Rita, who was then an instructor of English at Ohio State University. Since Mr. Watson was short of help, as over an extended period of time Mrs. Watson brought their young baby to the office and worked for several hours at night, and on Saturday afternoons, to assist Mr. W in his work. Her sister Rita made a similar contribution. For all of this they received no compensation. At the time, Mr. W was receiving a salary of $2400.00 a year.

The offices of the Exclusive Fund were later located in the Majestic Theater Building adjacent to the Neil House on

High Street. There were some forty employees located in the large work room of the actuarial division and it had a deplorable lack of ventilation. In consequence, there was a great deal of fatigue among the employees, particularly during the latter part of the mornings and afternoons. In view of this fact, Mr. W had all the windows opened in the middle of the morning and afternoon and personally took the employees through calisthenic exercises.

First Merit Rating System

Mr. Watson developed the first merit rating system in the workmen's compensation field. This was based on the employers' accident experience, wherein those employers coming under its provisions were penalized by being required to pay a higher premium rate for an adverse accident experience and rewarded by a lower premium rate if a good record was produced.

This innovation was criticized from many parts of the country on the grounds that it would complicate the records from an accounting viewpoint and create an actuarial unbalance that might result in the Fund becoming insolvent. However, under Mr. W's supervision the Fund was maintained on a thoroughly sound and solvent basis.

It is my conviction that the merit rating systems now prevailing throughout the country, of which Mr. Watson was the pioneer, were primarily responsible for initiating the broad accident prevention programs of this country.

In 1918, the Industrial Commission of Ohio adopted Mr. Watson's recommendation, which was as follows:

> "Should any employee having but one hand, arm, eye, foot or leg, thereafter lose any one of the foregoing members in an industrial accident, the same shall be merit-rated, not as a permanent total disability, but as a permanent partial disability, based upon the loss of the last member only. The remaining cost shall be charged against the Statutory Surplus Fund."

The great significance of this humanitarian ruling was the encouragement that it provided industry to employ those who were victims of previous major permanent partial dis-

abilities. This ruling also was a real blessing to those so handicapped, and particularly those of our fighting forces who sustained major permanent partial disabilities in World Wars I - II and the Korean War. This is another important pioneering performance made by Mr. Watson, and marked the beginning of "Second-Injury Funds" now prevailing broadly throughout the United States, only seventeen of such funds having been established prior to 1940. Mr. Watson evolved this idea as a result of his intensive analysis of the casualty lists when he was consulting actuary to the Bureau of War Risk during World War I.

Stock Casualty Insurance Companies

For some seven years, the stock casualty insurance companies made strenuous efforts to get into the workmen's compensation field in Ohio. Mr. Watson was their chief target, particularly since so many of their attacks related to actuarial challenges. His friends advised him that he was foolish if he had any idea of being able to cope with this powerful group. The fact remains, however, that they met with defeat in every one of the battles which they launched.

One of the several reasons that Mr. Watson objected to the stock casualty insurance companies being in the workmen's compensation field was from an economic viewpoint; the fact that, as a broad average, some 40 per cent of the premiums they collected from the employers would have been spent for overhead expenses; only some 60 per cent ever reaching the claimants, inclusive of the cost of their medical, hospital and nursing services; which, in turn, would also, as a whole, greatly increase the workmen's compensation insurance premium costs of the Ohio employers, compared with their premium costs as under the Ohio State Insurance Fund.

Certain maneuvers made on several different occasions would have caused concern if they had been publicized. As a concrete illustration, Mr. Watson was officially informed that changes were going to be made, the effect of which would permit the casualty insurance companies to write workmen's compensation in Ohio. Convinced that this threatened to under-

mine the Ohio Fund, he placed his views before certain labor officials and industrial executives who forthright brought pressure to an extent that this plan was abandoned. There were several who never forgave Mr. Watson for this "unorthodox" performance, although it doubtless saved their political lives. After this episode, Mr. Watson suggested that he resign as Actuary of the Industrial Commission, but this was rejected. He felt that the officials involved were not fully aware of the probable ultimate consequences of their action.

It has been Mr. W's practice never to say anything adversely about any individual who has passed on, and I have attempted to be guided by this same principle.

A Test of Courage

The National Insurance Federation, an organization created primarily to combat state workmen's compensation insurance funds, held its annual meeting in St. Louis in November 1917. The secretary of the federation, who conceived this organization, later came to Columbus for an interview with Mr. Watson. He said the officials of the National Insurance Federation had come to the conclusion that it was high time to take the public into their confidence and provide it with the facts; that the officials of the National Federation had decided at their annual meeting to establish a special actuarial organization for broad research work; that the head of this organization must be a highly competent actuary, one who would command the confidence of the public; and that this actuary would have the most important position that had ever existed in actuarial history. The secretary stated that after the most careful deliberation, the officials of the National Insurance Federation had decided unanimously that Mr. Watson was the man to head up this special actuarial organization. Mr. W said that he would have to be provided with the full facts in connection with this proposed program, whereupon the secretary had the president and treasurer of the National Insurance Federation come to Columbus and the three of them had a four hour conference with Mr. Watson in his home. This lasted until one o'clock in the morning, at the end of which, Mr. W rejected their offer.

At the time this proposal was made, Mr. Watson had two children and was receiving a salary of $4,000 a year as Actuary of the Industrial Commission of Ohio. One of the reasons for this rejection of their offer has been expressed in a letter to the West Virginia Committee dated September 14, 1925, by Herbert R. Mengert, then the Columbus Correspondent of the *Cincinnati Enquirer*, quotation from which is as follows:

> "Let me give you a brief recital that I know from my own knowledge and of which I wrote at the time, as an illustration of the way in which his (Mr. Watson's) services were regarded by the insurance world. When he was in the midst of the struggle for the establishment of the Ohio State Fund a committee from the national organization of the state insurance federation came to him to see if he would accept the position of chief actuary of a special national actuarial bureau which it contemplated establishing. Before coming to Mr. Watson a committee had made a careful survey of the actuaries throughout the United States; and in the light of the multitude of actuaries in the employment of the insurance companies and the independent consulting actuaries in the United States and the fact that this committee decided upon Mr. Watson out of this broad group, is certainly one of the very highest tributes that it could possibly pay to him. The offer was rejected, although it doubtless would have been the most important actuarial position in the entire country, both from the viewpoint of remuneration and prestige. I think it casts some light upon Mr. Watson's character to say that he did not give serious consideration to the suggested offer, one of the primary reasons being that he did not feel he should abandon the work upon which he was engaged at the time."

This is the kind of stuff of which Mr. Watson is made and is one of the many reasons why I revere him. He has ever been broad-minded. Never once has he condemned the casualty insurance companies for their numerous attempts to defeat

the Ohio Workmen's Compensation Plan or for the many fights they made against him personally. He felt they were sincere in their belief that the State should not invade the workmen's compensation field.

The casualty insurance companies selected "Billy" Wilson of the Aetna of Cleveland, Ohio, as their spearhead against the Ohio Workmen's Compensation Insurance Fund. When the fight was at white heat, Mr. Watson paid this tribute to Mr. Wilson: "I have never known a man who possesses more charm, personality, resourcefulness and intellect than 'Billy' Wilson." Mr. Wilson died fairly soon after the end of this series of fights and it was a deep satisfaction to Mr. Watson that, before his death, they developed a warm friendship.

Mr. Watson always recognized the fact that under the "Employers' Liability" regime, the casualty insurance companies were not directly responsible for the legislation under which they operated. He felt, however, that the whole of the "Employers' Liability" system was not only pernicious, but tended to make for a low grade of ethics.

For example, in the early days of Ohio's Elective Workmen's Compensation Fund, a claim agent of one of the stock casualty insurance companies came into Mr. Watson's office one afternoon in a celebrating mood. He said he had just made a "humdinger" of a settlement that was going to raise his personal stock with the company. He related that a coal miner, who had "a wife and several kids," had been killed in the mine, and that he had secured a signed release from the widow by outfitting her from head to foot and paying her $300.00. Upon hearing this, Mr. W abruptly ordered him out of his office.

World Wars I and II

Mr. Watson was asked to serve as Consulting Actuary to the Bureau of War Risk Insurance in World War I. This involved some five million life insurance policies for our soldiers, sailors and marines. Later, he was requested to serve as actuarial adviser to the Committee on Insurance of the War Department; also the Industrial Commission of Ohio asked him to retain direct charge of its actuarial department. It was

amazing to me how he ever stood up under the cumulative enormous burdens of these three assignments. Mr. Watson refused to accept any salary for the services that he rendered to the Bureau of War Risk Insurance and to the Committee on Insurance of the War Department. He also declined to accept any military title.

In World War II, Mr. Watson assisted the War Department in connection with Ohio War Industries, was a member of the Ohio Production for Victory Committee and rendered services in connection with absenteeism and loss of manpower.

Committee on Statistics and Insurance Costs

Mr. Watson was selected in 1915 as one of the members of the committee on statistics and insurance costs by the International Association of Industrial Accident Boards and Commissions. This was one of the most important committees in the early days of workmen's compensation. It was composed of leading administrators and technicians of Industrial Accident Boards and Commissions.

The committee made a final report in August of 1916 as contained in Bulletin #201 of the United States Bureau of Labor Statistics. The fundamental procedures recommended by this committee thirty-eight years ago, are still followed to a great extent throughout the United States.

The 40th anniversary of the International Association of Industrial Accident Boards and Commissions being held in Quebec this fall, brings to mind the fact that Mr. Watson, or through myself as his Associate Actuary, has the outstanding record of having attended the majority of the International Association of Industrial Accident Boards and Commissions' conventions during its 40 years of existence, Mr. Watson having addressed several of these conventions.

Resignation as Actuary of Ohio Fund

Feeling that he had established a sound organization and actuarial foundation for the Ohio State Workmen's Compensation Plan, Mr. Watson decided to submit his resignation as the actuary of the Fund. Before doing so, he requested the

Industrial Commission to select two outstanding actuaries to make separate actuarial examinations of the Ohio Fund.

Dr. E. H. Downey of the Pennsylvania Insurance Department, one of the foremost authorities in this country on workmen's compensation, made the first examination in 1919. This was followed by a separate examination by Miles M. Dawson of New York City, then often referred to as the Dean of American Actuaries. Dr. Downey filed his report with the Industrial Commission of Ohio as of July 1, 1919, and Mr. Dawson filed his report as of July 28, 1919.

The selection of Messrs. Downey and Dawson was made by Malcolm Jennings, Executive Secretary of the Ohio Manufacturers' Association, Tom Donnelly, Executive Secretary of the Ohio State Federation of Labor, and Vic Donahey, Auditor of State. The findings of each of these examinations were that Mr. Watson had maintained the Ohio State Fund in a thoroughly sound and solvent condition. Each paid the highest tribute to Mr. Watson's administration and handling of the technical actuarial problems of the Ohio Fund.

The legislature shortly thereafter brought in another actuary to make an actuarial examination of the Ohio Fund. There were many criticisms of the selection of this actuary since the officials of organized labor, the employers and the Auditor of the State of Ohio had, by joint agreement, previously made the selection of two of the foremost workmen's compensation actuaries of this country. While the third actuary's findings showed the Fund actuarially sound and solvent, he made a number of sharp criticisms of detailed operating processes and methods.

Mr. Marcus, newspaper reporter, wrote a story in the *Sunday News* of Dayton, Ohio, on August 10, 1919, from which the following quotation is made:

> "Those who recall the attempts, both open and secret, which were made on the fund, will testify that it passed through danger. There was the Taggart ruling, the attempt to oust the greatest workmen's compensation actuary in the world, Emile Watson, the annoyance employed against the late Judge Wallace D. Yaple, who really died a martyr to the success of

workmen's compensation. No, the system is not beyond constructive criticisms. The examiners made some, and perhaps others may yet be made. But stick a pin here. Any time there is biting criticism—the kind that is not meant to be helpful or corrective—put it down that a new propaganda has arisen to destroy or discredit the state protection in the interest of men who fear that the example of Ohio will spread to other states, as it surely will do in time. It makes no difference where the nibbling tactics are applied. Labor men owe it to themselves to expose any nests that appear even though they cannot do much harm any more."

I want here to emphasize the point that Mr. Watson would be the first to condemn any claim that he was solely responsible for the success of the Ohio State Workmen's Compensation Fund. He has said many times that this was not a one man job, that it took the combined efforts of a large number of people to make this success possible. The only point I make is that in the absence of the contributions made by Mr. Watson, I cannot conceive how the Ohio Workmen's Compensation Fund could have achieved the great success that it had realized.

PART III

ADDED ACHIEVEMENTS

MR. WATSON has always been a resourceful fighter for the attainment of the ideals in which he believes. What now follows is a review of some of the major achievements of his actuarial organization.

LAUNCHING AN ACTUARIAL ORGANIZATION

Mr. Watson became an independent consulting actuary in 1920. A number of his insurance friends urged him to launch this new venture in New York City. They expressed the belief that he could never make a success of such a highly specialized field in Columbus, Ohio. Mr. Watson's reply was that he refused to expose his children to living in New York City,

regardless of the business success he might realize in that location.

He opened his office in one room in Columbus, (the dimensions of which were eight by ten) with only one employee. It was his plan to devote his actuarial services primarily to governmental work. Within a short period of time the Ohio Manufacturers' Association appointed him as its consulting actuary. Later, he was invited to come to Cincinnati to meet with the executive heads of fifteen companies, most of whom represented leading industries of the area. As the result of this meeting these executives entered into contracts retaining his services on technical workmen's compensation problems, due to his actuarial background. Nearly all of this original group are still his clients. He commanded the confidence of the industrial executives of the State to such an extent that there developed an abnormally heavy demand for his services.

It is a deep satisfaction to Mr. W that every one of the many workmen's compensation plans over the country wherein our organization had actuarial guidance was a success.

The following is quoted from an editorial written by the Editor-In-Chief, Mr. A. E. McKee of the *Ohio State Journal* on September 4, 1925:

"UNUSUAL PUBLIC SERVICE"

"When Ohio adopted workmen's compensation it was told it could not secure adequate actuarial service, because expert actuaries were all employed by insurance companies. There was a color of truth in the statement but the state went ahead. Emile E. Watson was employed, first at a salary of $2400.00 later increased to $4,000. He built the actuarial foundation on which the fund was established and on which it rests today. In all the fighting done against the law and the department the Watson foundation was not harmed. It has been tested by more than a dozen years of experience and has been found good.

"A few years ago Mr. Watson left the state employ and opened an office here as a consulting actuary,

the first office of that kind located in the central part of the country. It was wholly an experiment. And he gave his best service to the state. The results show that fact beyond question. The foundation he built stood all attacks, met the tests of the years, stands today secure and respected. It is his monument, proof of his constructive ability, the offering he made to the State of Ohio and its working people in the establishment of the greatest piece of humane legislation in the history of the state.

"He drew the salary of a clerk from the state, but he gave the services of a man able to win a fortune in private employment from men who knew the quality of service he can render and able to estimate its right value. The services he gave should endear him to the working people of the state. It should bring to him, as it has, the unqualified confidence of the largest lines of business in the state. The general citizen may recall with pleasure the fact that this man established his reputation and proved his ability in the services of the state, all he had of ability and skill being given to the public for a meager salary."

Exactions of a Consulting Actuary

The requirements of a consulting actuary are doubtless the most exacting of the professions. To be outstanding, he must be well grounded in mathematics, statistics, accounting, economics and applied social psychology. Since he must prepare countless reports, it is important that he have ability as a writer. As he must address legislative and other groups, it is important that he also be skilled as a public speaker. It is a vital asset if he has a good personality and skill in public relations and human values.

After Mr. W made the final decision to specialize in the actuarial field, for an extended period, he spent much of his spare time studying higher mathematics. In addition to this, he procured the teaching services of a professor who was an authority in the field of mathematics. On finishing this

course of training, Mr. Watson was given a rigid examination and received certification in which tribute was paid to his mastery of these specialized courses.

I think it is accurate and significant to state that it requires less than the fingers of two hands to count the number of *bona fide* workmen's compensation consulting actuarial organizations in the whole of the United States.

It is Mr. Watson's conviction that he can render his most constructive services to society through the medium of his chosen profession, the actuarial field. It is so fascinating to him that the time he will retire from it will be the last day of this great adventure of his life.

His Clients Come First

While Mr. Watson has other interests, he never permits these to make a trespass on discharging his obligations to our clients, which latter have first claim on his time.

He is persistently and continuously improving the services to our clients and formulates the practices and policies of our organization, determined to maintain and perpetuate it as the most competent one that exists in our field.

It is Mr. Watson's belief, in which I wholeheartedly concur, that all who are interested in the success of the Ohio Workmen's Compensation and Unemployment Compensation Laws want the claimants to receive every cent to which they are justly entitled as under these two plans; however, that they are opposed to any effort to secure compensation awards on any cases which are not within the intent and scope of these laws.

Joint Committee of Employers and Labor

In the early days of the Ohio workmen's compensation legislation, Malcolm Jennings, Secretary of the Ohio Manufacturers' Association and Tom Donnelly, Executive Secretary of the Ohio State Federation of Labor, reached an agreement whereby each organization would select five members. These ten were to meet jointly in advance of each legislative session to determine the amendments to be made to the Ohio Workmen's Compensation Law. This was a vision and concept that

Mr. Watson presented jointly to Mr. Jennings and Mr. Donnelly.

For a period of many years, practically every amendment that went into the Ohio Workmen's Compensation Law was formulated by this joint committee. As the Consulting Actuary of this joint committee of employers and labor, it was Mr. Watson's responsibility to make an actuarial analysis of the cost effects of proposed amendments that involved increased costs. This committee emerged each time from its sessions with a joint agreement for amendments to the Ohio Compensation Plan. These amendments were usually few in number, but they were ones that were vital and needed for the strengthening of the Ohio Workmen's Compensation Law. No other state, to my knowledge, had a joint committee of this character in connection with their workmen's compensation plans.

Mr. Watson has often said that he could not understand why those who have attempted to write the history of the Ohio Workmen's Compensation Plan have overlooked the tremendous significance of the work and results achieved by this joint committee; that it was history making and a pioneer demonstration of what could be accomplished in the industrial field when the representatives of employers and labor sat down together at a conference table and jointly analyzed the facts.

Actuarial Services Outside of Ohio

Mr. Watson's actuarial services have been rendered to the workmen's compensation insurance plans of the following states: New York (including unemployment compensation), Maryland, West Virginia, Illinois, North Dakota, Oregon and Idaho; to the Illinois Manufacturers' Mutual Casualty Association; the Associated Industries of Missouri, the government of Puerto Rico, to Brazil and Hawaii. He has rendered his technical advisory services, on a public service basis, to a number of other states and Provinces of Canada.

An earthquake in Tokyo, Japan, destroyed the building in which the governmental insurance records were housed. Mr. Watson supplied his personal friend, G. Shimidzu, (who

was in charge of these records) basic material to assist in restoring Mr. Shimidzu's library. As an expression of appreciation, there was presented to Mr. Watson a rare Japanese painting.

Services to Puerto Rico

Mr. Watson was first called to Puerto Rico in 1926 to make a survey of its Workmen's Compensation Fund. The building in San Juan in which the Puerto Rico Commission was located had a broad array of steps inside and outside the building. He often commented on the tragic picture spread before him when he was escorted up the steps of this building because they were literally covered with workmen who were victims of industrial accidents, and with widows who had lost their family breadwinners. And, because the Fund was insolvent, they were waiting in vain for their compensation payments.

The majority of these injured workmen had not even received first aid treatment, not to mention medical, hospital and nursing care. Infections were rampant and these workmen, widows and their younger children were literally starving. The widows tried to get jobs and took their older children out of school in an effort to earn a meager living.

He said that for many nights afterwards, he had nightmares because of the stark tragedy of this assemblage and made a firm resolve to try to aid in bringing about a correction of these misfortunes, if given the opportunity. Such an opportunity did come.

Puerto Rico was primarily an agricultural island (sugar cane, tobacco and coffee). Its field workers received wages of around 50¢ a day; walked many miles daily to and from their work because they could not afford to pay the cost of transportation. In consequence, malnutrition was rampant among the workers. The slightest injury was therefore a perilous threat to life. Mr. Watson tackled this desperate situation, deeply concerned in attempting to aid in removing the cause.

The following is quotation from a communication from Col. Theodore Roosevelt, then Governor of the Island.

"Oyster Bay, Long Island"

January 19, 1932

"My dear Mr. Watson:

"I am writing you this letter in final acknowledgment of your reports, which are now all in hand. I want to take this opportunity to tell you that we are in a very great debt to you for the splendid work you have done.

"To begin with you grasped the essential difference between our problem and that of the continent. Under your guidance I am confident Puerto Rico will enact an enduring law which will contribute to the welfare of her working people in splendid fashion.

"In closing I want you to know in addition that the personal association I have had with you and the friendship that has grown therefrom will always be one of my valued possessions.

Yours very sincerely,

Theodore Roosevelt"

Later, Col. Theodore Roosevelt presented Mr. Watson with a photograph of himself which bears the following inscription: "To my friend, Emile E. Watson, who, with my Father, was one of the pioneers in workmen's compensation."

The Puerto Rican Workmen's Compensation Fund was made solvent and claims were paid promptly. Hospitals and first aid stations were established conveniently over the Island from which injured workers received prompt and efficient first aid, medical and hospital care and nursing services, in addition to which the widows were able to keep their children in school. An effective rehabilitation plan was established and the State Insurance Fund of Puerto Rico became one of the most successful of its kind.

The leading Puerto Rican newspaper, *El Mundo*, stated: "There are a multitude of Puerto Rican young men and women who owe their education to Mr. Watson." This is a monument of achievement in which he is justly proud.

However, Mr. W has paid tribute to the fine cooperation of the government of the Island and to the competency of the administration of the Fund, without which his efforts would have been fruitless.

Mr. Watson has the greatest admiration for Governor Luis Munoz-Marin and his constructive achievements in behalf of the people of Puerto Rico.

Evidence of Actuarial Prestige

Governor Gore of West Virginia appointed a committee in 1925 to recommend an actuary to make an actuarial examination of their State Workmen's Compensation Fund. It was the most important actuarial examination of its kind at that time. In the course of its survey, the committee wrote sixty letters of inquiry about Mr. Watson. It made similar inquiries about several other leading Workmen's Compensation actuaries, following which Mr. Watson received the assignment.

At a later date, this committee was gracious enough to turn over to Mr. Watson the original responses it had received regarding him. He had such pride in the character of the contents of these letters that he secured the consent of this committee and of each of those who wrote these communications to quote from them, in part or in full. Inasmuch as it would require too much space to present these sixty letters, only twenty-six have been selected (which are typical of this group as a whole). The contents of these twenty-six communications are presented in the appendix.

These responses eloquently register the extent to which Mr. Watson contributed to the success of the Ohio Workmen's Compensation Fund, the confidence he has commanded from the foremost employer officials, labor leaders, governmental officials and business and insurance executives of this and other countries.

Findings of the West Virginia Fund

It required a year and a half to complete the actuarial examination of the West Virginia Workmen's Compensation Fund. This Fund had been reported as having a substantial

surplus, whereas Mr. Watson found it to be $4,700,000 in the red. This was a severe blow not only to the commissioner of the fund, but also to the Governor who was campaigning for the U. S. Senate at the time. The Governor later stated to Mr. Watson that he was defeated because of his actuarial report, but not once did he subject Mr. W to any criticism.

Quite frequently while Mr. Watson was in Charleston in connection with the actuarial examination of the West Virginia Fund, the Governor would send his chauffeur to bring him to the mansion to have breakfast or dinner with him. Mr. W developed a personal fondness for Governor Gore and had a great respect for his ability and integrity. It was a real regret to him that his actuarial findings appeared to have been at least partially responsible for defeating the Governor in his race for membership in the U. S. Senate.

European Studies and Travel

Mr. Watson decided to go abroad in 1935 to make a study of the social security plans of the leading countries in Europe. He took with him on this trip his three sons, who were ages 16, 19 and 23. They assisted him in abstracting data and sat in on many of the conferences held with the officials of these different countries.

The survey started with Italy. Mr. Watson employed the services of an Italian, including his Fiat car. This Italian made a specialty of tours through the European countries. After the survey was completed in Italy, time was taken out to tour that country. This program was repeated in each of the European countries included in the survey.

Mr. Watson took with him letters of introduction from leading governmental officials, business executives and labor leaders of this country. These gave him ready entree and procured the fullest cooperation in his European survey.

He had studied French, German and Spanish which enabled him to read and write in each of these languages. He employed the services of linguists to coach him to converse in these three languages, which proved of the greatest aid in Europe.

This survey increased Mr. W's stature in the actuarial

field and broadened the vision of his three sons. What an experience between a dad and his three boys!

One of the boys tells this joke on their dad. The U. S. Ambassador in Rome arranged for the foursome to have an audience with the Pope. The Italian chauffeur drove them down the famed Appian Way enroute to the Vatican. Since his dad did not speak Italian, he told the driver, in his best Spanish, that he wanted to take a little siesta and to wake him upon arriving at the Vatican. Later, when the car stopped and his dad was aroused from his siesta, they were back at the hotel. The driver explained that he understood Mr. W had instructed him to turn off the Appian Way and go back to their hotel.

Leaving for Switzerland, they found Northern Italy an armed camp, because of which, they were detained for two days at Lake Como. Mussolini was on the march.

On coming down to Lake Lucerne in Switzerland the afternoon of August 29, 1935, King Leopold III of Belgium was driving a few miles behind the Watson party. He was at the wheel of his new Packard, and turned his head momentarily to speak to Queen Astrid who was in the rear seat. The Packard suddenly went off the road, struck a large tree and the Queen was killed instantly.

While at Lake Lucerne word came of the plane crash in which Will Rogers and Wiley Post lost their lives. These men were personal friends of Mr. Watson. He was gratified to discover the extent of their influence in Europe.

On arriving at Frieberg, Germany, it was discovered that the manager of their hotel had previously been the assistant manager of the Hotel Sinton in Cincinnati, Ohio, for some twenty years. When he returned to Frieberg for a visit, Hitler would not permit him to leave the country. The manager sat up with Mr. W and the three boys until three o'clock the next morning, explaining to them outstanding things they were going to see on their trip through Germany, and an interpretation of their significance.

The next morning the foursome was aroused at five o'clock, and going to their windows saw several thousand boys around twelve years of age, singing a melodious chant and

marching on their way to a training camp, ample evidence of the cannon fodder being readied for World War II.

Shortly after Mr. W's return from Europe he met Marvin McIntyre, Secretary to President Franklin D. Roosevelt, at the Mayflower Hotel in Washington. He asked Mr. W what he had been doing lately. Mr. Watson told him about the survey he had just finished in Europe. Mr. McIntyre became enthusiastic over this report and urged Mr. W to meet with the President from the viewpoint of his heading up the oncoming social security program of the administration. Mr. W declined this invitation on the grounds that he felt his ten years in governmenal service was sufficient, that he wanted to devote his time to the private field as an independent consulting actuary.

PART IV

FAMILY AND PERSONAL LIFE

MR. WATSON was married to Melisse Baye Wadlington, August 16, 1911, to whom five chilren were born: Ben, Emile Enoch, Bill, Sally and Gwen. There are now eight grandchildren.

The five children had their assigned daily chores, taking care of the lawn and shrubbery, planting and cultivating the vegetable garden, working on the farm, and assisting inside the home.

While the three boys were at home, there was a foursome in which Mr. W and the youngest boy teamed up against the two older boys in golf, tennis, bowling, pool and ping-pong. In vacation periods they usually went to the back woods of Canada and elsewhere on fishing trips. After the two older boys left home for college, the two daughters, the younger of the five children, became a part of this foursome.

It is Mr. Watson's belief that parents who fail to play with their children deny themselves the greatest happiness, and that this association is a foremost medium through which parents can mould the character of their children.

Some Observations

Mr. W is six feet one, weighs 200 pounds, and is in excellent physical condition as the result of the fact that he carefully safeguards his health.

He has applied a rugged philosophy toward his five children, namely, that his sons and the husbands of his daughters must experience the advantage of economic struggle. He has aided them only in financial emergencies. His children and two sons-in-law have endorsed this forthright course of action toward them.

It is his conviction that it is an unpardonable trespass for parents to attempt to influence their children in the selection of their wives or husbands; in choosing the college or university they will enter, or in bringing any pressure on the selection of the life careers of their children.

Lure of Difficult Challenges

One of Mr. W's outstanding traits is that he seeks difficult tasks. The consulting actuarial field appealed to him because he felt it was the most exacting of the professions for which to qualify.

Some ten years ago he started to combat what he termed —"the most gigantic swindle of history"—Communism. After discharging his obligations to his actuarial clients, he has since devoted much of his spare time to writings against this grave threat to civilization.

He was also among the pioneers in the nation-wide fight against the insidious menace of infantile paralysis. At the request of Honorable James M. Cox, he served in 1933-34 as Chairman of Ohio for the first "Birthday Ball for the President" and developed a state-wide organization of 2200 volunteers, the only state that had a state-wide organization. In 1934, at the request of the officials of Warm Springs Foundation, he served as Chairman of an infantile paralysis survey for the Foundation. Only one of the many constructive results of this survey will be mentioned. The records of the Health Department of Cleveland, Ohio, listed only 300 polio cases. When this survey was completed, it indicated that there

were some eight times this number of cases in that city. This brought about quite an expansion of the orthopedic facilities of the hospitals and swimming pools in Cleveland to care for these victims. There was a similar experience and result in a number of other cities. In 1934-35 he was the Director of Organization of the National Committee for the second "Birthday Ball for the President," during which "The March of Dimes" was originated. He rendered all of this assistance in the nation-wide fight against the great menace of infantile paralysis, solely as a public service.

Horticulture was a lure to him because of the many challenges and problems presented by soils, crops and livestock. He has owned several farms in Ohio, one on Eastern Shore, Maryland and two ranches in Florida. His experience in the field of horticulture has been filled with adventure and many satisfactions, to present which would require a separate treatise.

Habits and Hobbies

I have never heard Mr. W use profanity or tell an off color story. He is a prodigious reader of good books. He treats the janitor with as much consideration and respect as he does the most outstanding executive or public official. It is rare for him to be under tension, because he has mastered the art of being mentally and physically relaxed. Friction is anathema to him, and in consequence we have exceptional harmony and teamwork in our organization. The average length of service of the key personnel of our organization is over twenty years.

He always calls each of our personnel by his or her first name but oddly, neither I nor any other member of the organization ever address him by any other name than Mr. Watson or Mr. W. Each of us feels that his personality justifies this sincere respect.

He was one of the pioneers of the Columbus Gallery of Fine Arts, and is fond of good oil paintings, sculpture and music.

For a number of years after he became an actuary, his attire was a black suit, black shoes, black tie and a black

derby hat. It did not take Mr. Watson's children long to get him out of his somber wearing apparel.

One day a Western Union messenger came tiptoeing into the office and looking around cautiously, whispered to the receptionist that he had a telegram for Mr. Watson. The receptionist asked why all the tiptoeing and whispering, and the boy replied: "Ain't this where you have dead people?"

Political Perspective

The field of politics has never appealed to Mr. Watson. At one time the Chairman of the Republican Party of Ohio urged him to run on the Republican ticket for governor. He refused this invitation outright. With his personality, experience and mentality, I am sure that he would have gone far if he had cared to enter the field of politics.

Tribute From Florida Southern College

Frank Lloyd Wright, celebrated architect, has designed most of the buildings on the campus of Florida Southern College, Lakeland, Florida. One of the most outstanding of these is the New Administration Building. Mr. Watson accepted the invitation of President Ludd M. Spivey, to make the commencement address to the College in 1946. In view of performances he has made in behalf of this educational institution, the New Administration Building was dedicated to him in 1949.

It would require too much space to attempt to list the multitude of his contributions to civic programs, churches and colleges in the United States and Canada and his aid to students struggling to acquire an education.

Writings

I think one of the reasons that the field of writing is a lure to Mr. Watson was because of the severity of its exactions.

Some ten years ago, the field of writing became Mr. Watson's number one hobby, and since that time it has absorbed his spare time that remained after discharging his

obligations to our clients. Most of his writings have been devoted to an attack against Communism. This was a test of courage because ten years ago, even as late as five years ago, his vigorous fight against Communism exposed him to dangers from subversive forces that were very real.

These writings are as follows:

1. Mr. Watson's first writing "Compulsory (universal) Military Training" was released November 15, 1945, in which he strongly favored the adoption of this plan, providing certain vitally important controls, which he outlined, were established.

He also urged that *then* was the time to call the hands of the atheistic lords of the Kremlin, and for our government to put an end to their international meddling and marauding into the internal affairs of other nations through their Communist International; that we were then in a strategic position to enforce this demand.

The Honorable John M. Vorys, Congressman twelfth district of Ohio, shortly thereafter received and read a copy of this writing. He was sufficiently impressed with its contents that he provided a copy to each of the members of the U. S. Congress. These were delivered with a personal letter from him urging a careful reading of it.

A copy also went to the White House, to each of the members of the President's Cabinet, and to a number of leading minds of this country.

If Mr. Watson's warnings and admonitions had been acted upon, there would never have been the supreme tragedy of Soviet Russia making slaves of six hundred million human lives since 1945; the loss of China, whose people were our natural friends, and there never would have been the war in Korea and Indo-China, or the world threat to civilization with which we are now faced.

2. In the early part of 1948, Mr. W had a serious accident in the bush country of Northern Canada, which immobilized him for eight months. He decided to select the most difficult subject he could think of on which to spend his time during the period of his recovery. The subject of this writing was *Is Civilization Gaining or Losing Ground?*, and it was published September 15, 1948. Many leading newspapers of this

and several other countries carried elaborate press releases on this writing. It is reliably reported that Moscow made a broadcast of one of its chapters that was devoted to "How to Defeat Communism in the United States and in the World."

3. *Dynamic Power of Educational Training* was published in 1949. It stressed the point that Hitler, Mussolini and Stalin had been permitted to have a monopoly on the maximum use of the dynamic power of educational training, through which they moulded the thinking of the youth and adults to the pattern of their false ideologies; and the constructive ways in which our country could make the maximum use of the dynamic power of educational training which would be based on truth.

4. *Can Man Use This Earth?* was written in 1949. It was Mr. Watson's response when there was bestowed upon him by a Canadian university the honorary degree of Doctor of Philosophy. This response dwelt on the theme that of the some fifty billion human beings who had inhabited this planet, less than 10 per cent had possessed individual freedom in their lives, and being an actuary who deals with trends, he attempted to apply an actuarial philosophy of life as related to the intent and broad design of the Creator of this universe.

5. Mr. Watson published his writing *The Human Value World* in 1950, which commanded the widest attention particularly from educational and religious leaders of this and other countries. The primary theme of this writing was that a huge amount of time and money had been expended in making a science of almost every field under the sun, except one, the failure to develop human value engineers to bring to the surface for expression the priceless treasure of human values that has been buried in every human being who has lived on earth. Our educational systems were also challenged for their failure to provide specialized courses in human values.

6. *Godless Stalinism—Whose Will Shall Be Done?* was published in 1951. It was carried in a number of the magazines of this country, such as *National Republic* and *Sojourners* of Washington, D. C., which are dedicated to fighting Communism.

7. *Meditations of Joseph Stalin* was published and released as of February 22, 1952. Mr. Watson worked for three

months in the preparation of this writing, in which he followed the practices of so many other writers in hurling invectives against Stalin. At the end of this period he became disgusted with what he had produced and threw the whole thing into the wastebasket. Shortly thereafter, he conceived the idea of preparing this writing on the basis of letting the imaginative story come from the mouth of Stalin himself, wherein he gloated over his amazing series of triumphs that made him the most powerful dictator the world has ever known. Every statement in this writing was based on facts. Although it dealt with a most complicated subject, it was presented in sixty pages, and in a simplified form that any normal high school student could read and understand. It drew a clear picture of what Communism really is and the dire threat it poses to civilization. Moreover, it was illustrated and highly dramatized. This writing carried such force, it is estimated that it has been read by some one-half million either through the writing itself or through reviews that have been made of it. The four major subjects revealing the profound nature of this writing are as follows:

Part I—My Rise to Great Power
Part II—Patterns of Conspiracy and Terror
Part III—American Blunders
Part IV—Now and the Future

Authorized quotations from a few of the large number of responses to *Meditations of Joseph Stalin*:

"A unique and devastating book. Don't miss this! Best thing published in 1952."

The Firing Line, published by National Americanism Commission, The American Legion

"These imagined conversations of Stalin with himself show how Americans can crack the vicious hold the Kremlin now has on much of the world."

Edward H. Gibbons, Editor, *Alert Magazine,* Los Angeles, Calif.

"A shrewd blow against the Communist conspiracy."

Columbus (Ohio) Evening Dispatch, Editorial Page

"It shows how we can regain what we have lost and build sturdily against the red wave of the future."

Grove Patterson, Editor-In-Chief, *Toledo (Ohio) Blade*

"The booklet should have wide appeal because it is cleverly written, well illustrated and no point moves slowly."

Dr. Chester E. Evans, Consulting Psychologist, General Motors Corp.

"I think this book is exceedingly well done and certainly hope it gets the widest possible distribution."

Upshur Evans, Asst. to Chairman, Standard Oil Co. (Ohio)

"It is such a complete story and a wonderful expose of Communist technique and action."

Charles R. Hook, Chairman, Armco Steel Corp.

"This is a writing that will live for at least a century. It fills a dire need in our fight against Communism."

Gladstone Murray, Founder and Director, Responsible Enterprise, Toronto, Ontario, Canada

"My hope is that thousands of people will read your book and profit from the warning you have given against Communism."

Wm. E. Umstattd, President, Timken Roller Bearing Co.

"It is dramatically done, is in distinct accord with the facts and is moving in its approach."

Dr. George S. Benson, President, Harding College

"You have given all America a keener insight into Stalin's mind and mode of operation than any other writer. It is a 'must' for my students."

Dr. Anthony T. Bouscaren, University of San Francisco

"Much more effective than the great profusion of speeches and articles appearing constantly in the American Press and on the radio."

Dr. David L. Crawford, President, Doane College

"Were teachers to heartily commend it as 'must' reading for their students we would soon have a more intelligent understanding of the deadly peril of Communism among the youth of America."

Rev. Wm. E. Ashbrook, President of The American Council of Christian Churches of Ohio

"I have found it quite accurate and extremely useful. I hope that it gets a wide circulation."

Rev. John F. Cronin, Asst. Dir. Dept. Social Action, Natl. Catholic Welfare Conference

8. *Actuarial Philosophy of Life — 1954.* Mr. Watson is now near the completion of this writing, which will be released the latter part of this year. In my opinion, it will prove to be one of the most significant of his writings.

In several of his writings and addresses Mr. Watson has criticized our educational systems, on the grounds that they were not providing students with those tools for which they are going to have a vital need when they come head-on into this work-a-day world.

Every year a number of college and university graduates apply for positions in our actuarial organization. Mr. Watson usually interviews them personally. He says that in the great majority of cases, these graduates have not had the benefit of training in salesmanship, personality adjustment, and human values; that in most cases they have not learned how to read, write, spell, or punctuate; have not attained a mastery of simple arithmetic; and that they do not know *how to think.* He feels that this is a supreme tragedy.

College Degrees

Mr. Watson has the following degrees: B. A. 1908, M. A. 1909, Citation for Achievement, 1945, William Jewell College, Liberty, Missouri; LL. D. 1945, Florida Southern College, Lakeland, Florida; Doctor of Humanities, 1949, Philathea College, London, Ontario, Canada, the President of which is a member of the Board of the University of Western Ontario;

Doctor of Letters, 1954, St. Andrew's University, London, England; Silver Medallion of Merit, 1954, awarded by the American International Academy of New York City; Ph. D., 1954, Chatham Hill College, Annville, Pa., the Vice Chancellor of which is the celebrated Dr. Harry Cohen.

Affiliations

Mr. Watson has membership in the following: American Sociological Society, Academy of Political Science, American Society of International Law, the International Mark Twain Society, Ohio Society of New York, Royal Society of St. George, London, England; Associate Member, International Association of Industrial Accident Boards and Commissions; Ohio and Columbus Chambers of Commerce; Fraternal Societies of Lamdba Chi Alpha and Pi Gamma Mu; Columbus Rotary, Athletic, and Scioto Country Clubs, Cincinnati Business Men's Club.

A Closing Comment

Mr. Watson's life is a symbol of Americana itself, wherein through struggle against adversities he has made great achievements.

The registry of the career of Emile E. Watson on the occasion of the 35th anniversary of his actuarial organization is concluded with an expression of genuine gratitude to our clients, a deep affection for "Our Boss," and with a high tribute to the loyal personnel of our actuarial organization.

APPENDIX

Following are twenty-six of the sixty responses referred to on page 26 in relation to Mr. Watson's actuarial examination of the West Virginia Workmen's Compensation Fund.

GOVERNMENTAL OFFICIALS

THE NEWS LEAGUE
Dayton, Ohio

When I was Governor of the state and we were establishing our workmen's compensation law as an institution, Mr. Watson was of very great service to us. There is no question about his capacity and character. In fact, I would know of no one who is more competent to meet the task in hand than he is.

With all good wishes, I am

Sincerely,
JAMES M. COX

STATE OF OHIO EXECUTIVE DEPARTMENT
Columbus, Ohio

This will acknowledge receipt of your favor of Feb. 22nd, and note what you say about making an actuarial audit of the West Virginia State Compensation Fund.

Mr. E. E. Watson, consulting actuary, Columbus, Ohio, is an expert in this work and would be the proper person to make this audit. I have known him for years and believe him to be honest in every way. He helped put the compensation work into execution in our state and I cannot recommend him too highly.

Trusting this will be satisfactory and with every good wish, I am

Very truly yours,
VIC DONAHEY

THE INDUSTRIAL COMMISSION OF OHIO
Columbus, Ohio

I have your communication dated February 26, in re my opinion as to ability, personality, etc., of Emile E. Watson, former actuary of this department, in connection with the proposed audit of the West Virginia Compensation Fund.

I know of no one whom I could more heartily recommend for any service of this character, not only as to ability but as to probity and interest in the success of state compensation as well.

Nothing has happened in this Commission since I have been a member that I regretted more than the leaving of Mr. Watson as actuary; and yet I realized then as I do now, that a man of his ability could not afford to continue his services here in the light of the parsimonious attitude of state authorities providing funds for such services.

Very truly yours,

(Judge) J. D. CLARK
Commissioner

MANUFACTURERS' CLUB
Mansfield, Ohio

In reply to your letter of March 24 relative to Emile E. Watson it gives me pleasure to give my opinion of him. His word is law on anything pertaining to compensation and I believe there is no better posted man in this country than he.

Mr. Watson commands the confidence of both labor and management. He is a fine type of gentleman and it would be a blow if he should ever leave Ohio permanently.

If Mr. Watson should make your audit, when it was finished you could absolutely depend on his report as being authoritative.

Cordially,
WELLINGTON T. LEONARD

Note: Later Member and Chairman of the Industrial Commission of Ohio.

WORKMEN'S COMPENSATION BOARD
Halifax, N. S.

I acknowledge receipt of your letter of September 11th, in which you ask my opinion in regard to the advisability of appointing Emile E. Watson, Consulting Actuary, of Columbus, Ohio, to make an actuarial audit of the West Virginia State Compensation Fund.

Knowing Mr. Watson personally, also his work in connection with the Ohio Compensation Board, and also something of his work since he left the Board, I have no hestitation in saying that Mr. Watson is a perfectly competent and proper person to conduct this audit, and I feel that the Governor of West Virginia would not make any mistake in appointing him.

Yours very truly,

F. W. ARMSTRONG
Vice Chairman

THE WORKMEN'S COMPENSATION BOARD
Vancouver, British Columbia

I have had the pleasure of meeting Mr. Emile E. Watson on a number of occasions. I know from attending the International Association of Industrial Accident Boards and Commissions, which includes all such Boards of America, that Mr. Watson occupies a particularly high standing as an Actuary in that organization. He would not have that standing in that organization unless it was justified, because, as you know, the organization is made up of representatives of all the various Boards and Commissions in Workmen's Compensation matters throughout the continent, the majority of whom understand the necessity and requirements of an Actuary.

On the different occasions that I met Mr. Watson I found him of pleasant personality and was much impressed with his knowledge of industrial insurance insofar as it related to the actuarial department. I feel certain that should your organization retain the services of Mr. Watson you will be pleased

with the results. He impressed me as being particularly conscientious and thoroughly reliable.

Yours very truly,

E. S. H. WINN
Chairman

G. SHIMIDZU
Tokyo, Japan

In reply to your favor dated 15 ult., I have the honor and pleasure of recommending to you Mr. Emile E. Watson, Consulting Actuary, of Columbus, Ohio, as the most suitable person for your purpose. If you appoint him as you propose, you will, I am sure, find the appointment quite to your satisfaction. I have no doubt of his ability and experience as an actuary, as I have had some opportunity of knowing his attainments.

Yours very truly,

G. SHIMIDZU
Chief of the Health Insurance Section,
Bureau for Social Affairs,
Home Dept., Tokyo

STATE INDUSTRIAL ACCIDENT COMMISSION
Salem, Oregon

In reply to your letter of September 11 concerning the selection of some qualified person to make an actuarial audit of the West Virginia State Compensation Fund, I have no hesitancy in saying your committee would make no mistake in selecting Mr. Emile E. Watson of Columbus, Ohio, to make this audit.

In addition to the fact that Mr. Watson is capable and experienced in his profession, he posseses additional qualifications which to my mind are of much importance to your association. I refer to the fact that while Mr. Watson is favorable to the operation of state workmen's compensation funds one could feel assured that any defects found in the

financial affairs of the fund would be faithfully reported to your association.

Very truly yours,
WM. A. MARSHALL,
Commissioner

THE INDUSTRIAL COMMISSION OF WISCONSIN
Madison, Wisconsin

I have your inquiry of October 2nd respecting the ability and personality of Emile E. Watson, Consulting Actuary at Columbus, Ohio.

My personal contact with Mr. Watson has not been as close since he severed his relationship with the Ohio Commission as it was during the time that he was in charge of actuarial work for the Ohio Department. However, I am glad indeed to recommend him for your service. He has, as he has many times demonstrated and from the handling of similar audits and surveys, very unusual ability as an actuary and accountant. I believe him to be conscientious, painstaking and public spirited. He has a pleasing personality and I am very certain that your association will find in him the character of appointee they should make. I am glad to have the opportunity to recommend him.

Yours very truly,
F. M. WILCOX
Chairman

U. S. DEPARTMENT OF LABOR
Washington, D. C.

Replying to your letter of September 11, I will say, that I consider Mr. Emile E. Watson, Consulting Actuary of Columbus, Ohio, not only a high grade man and thoroughly competent, but a man of exceptionally pleasing personality. Mr. Watson's knowledge of and experience with State compensation funds would make him very much more valuable than the ordinary actuary without such experience in the investigation you are recommending.

The Governor of West Virginia could make no mistake

in appointing Mr. Watson to make an actuarial audit of the State compensation fund if such audit is to be made.

Very truly yours,

ETHELBERT STEWART
Commissioner of Labor Statistics

Note: Also then Secretary of the International Association of Industrial Accident Boards and Commissions.

OFFICIALS OF EMPLOYERS ASSOCIATIONS

THE OHIO MANUFACTURERS ASSOCIATION
Columbus, Ohio

I have your letter of February 26, making inquiry about Mr. Emile E. Watson, Actuary, in connection with the proposed audit of the West Virginia Fund.

Mr. Watson is a professional Actuary of exceptional training and experience and for many years was the Actuary of the Ohio Industrial Commission and its compensation fund. He voluntarily left that position to establish a bureau of his own and has been very successful in that relation. He is the Consulting Actuary of this Association and has a large number of corporate and individual clients and yet, so firmly is his reputation for fair dealing established, that his services are retained, not only by employers, but also by organized labor when an Actuary is needed.

Mr. Watson has the ability, experience and the organization to make a satisfactory survey and audit of your Fund and give you an unbiased report upon the conditions disclosed. I have no hesitancy in commending him to the Governor and others in authority in this connection.

Very truly yours,

MALCOLM JENNINGS,
Executive Secretary

LINK-BELT COMPANY
Chicago, Illinois

Mr. Emile E. Watson was in the employ of the Workmen's Compensation Commission, of which I was chairman, when it drafted the Illinois Compensation Act, some twelve years ago. From what I have been able to learn, he has since been connected with the Actuary Department of the Ohio Workmen's Compensation Fund, and has served as a consultant actuary with quite a number of the leading corporations in the middle West.

I have recently suggested his name as consulting actuary of the Illinois Manufacturers' Association, which shows the confidence I have in his work.

Very truly yours,
CHARLES PIEZ,
Chairman

Note: Also President, Illinois Manufacturers' Association.

THE BUILDERS' EXCHANGE
Akron, Ohio

In my opinion, you will find Mr. Watson perfectly competent and because of his extensive experience, not only with the Ohio law but his experience with Compensation laws in other states, and is well qualified to make an actuarial audit of the West Virginia State Compensation Fund.

Very truly yours,
PHILLIP P. GOTT
Secretary

Note: Later Assistant Manager Chamber of Commerce of United States of America, Washington, D. C.

NATIONAL METAL TRADES ASSOCIATION
Cincinnati, Ohio

Emile E. Watson, Consulting Actuary of Columbus, Ohio, is one of the most capable men to handle the subject which you have under consideration in the United States. He knows

his business; is thoroughly honest and reliable, and has a wonderful grasp of the subject, which is backed up by years of successful experience. You need have no hesitancy in recommending him to your committee.

Yours very truly,
J. M. MANLEY
Secretary

MAHONING VALLEY INDUSTRIAL COUNCIL
Youngstown, Ohio

I have your favor of September 11th relative to the qualifications of Emile E. Watson who has been recommended to make an actuarial audit of the West Virginia Compensation Fund. I have no hesitancy in recommending the appointment of Mr. Watson to do this work. He is regarded as one of the best actuaries in this line of work in the country and demonstrated his ability as Actuary of our own Ohio Industrial Commission. I have heard nothing but praise of his work in his present business both as to character of the service furnished and his personality.

Yours very truly,
WARREN F. PERRY
Executive Secretary

Note: Later Executive Secretary of the Ohio Manufacturers Association.

THE BUILDERS EXCHANGE
Cleveland, Ohio

It is a pleasure for me to say a good word in favor of Emile E. Watson in connection with the work you mention in your letter received this morning.

I have personally known Mr. Watson for a dozen years or more and have watched his work for the Ohio State Fund and also his work as consulting actuary on workmen's compensation matters since he withdrew from his position with the state. He was one of the men who laid the foundation for

our entire compensation act. In this connection he studied the laws enacted by all states and also the methods adopted in foreign countries. I believe him to be, without question, the best informed man on the subject of workmen's compensation with all its intricate side issues in the United States today. There may be some men in other states who are his equal, but if so they have not come to my notice. This fact is indicated by the results that have come to him to serve in advisory capacities to legislatures and other bodies considering workmen's compensation acts, in the various parts of this country.

We realize that the above is a very strong recommendation but feel justified by the facts in making it so.

One thing more we would be inclined to say that is that Mr. Watson is thoroughly honest in all his dealings and from our observations has usually been more than generous in his treatment of clients.

Yours very truly,
EDWARD A. ROBERTS
Secretary

LABOR LEADERS

AMERICAN FEDERATION OF LABOR
Washington, D. C.

I am pleased to reply to the inquiries contained in your letter of March 24th.

I regard Mr. Emile E. Watson, Consulting Actuary, of Columbus, Ohio, as a very capable, competent person to make an actuarial audit of the West Virginia State Compensation Fund. Mr. Watson by reason of training and experience is peculiarly fitted to do this work. I am personally acquainted with him having known him and of his work at Columbus, Ohio, and I am pleased, indeed, to recommend him most highly.

With every good wish, I am

Very truly yours,
WM. GREEN
President

OHIO STATE FEDERATION OF LABOR
Columbus, Ohio

Replying to your letter of February 26, requesting me to give you my opinion as to the advisability of recommending the appointment of Mr. Emile E. Watson to the Governor of West Virginia to make an audit of the West Virginia State Compensation Fund, will say that it is my opinion that if the State of West Virginia is looking for a capable, hard-working actuary, backed by a wide experience with a state insurance fund, no better selection could be made.

I might add that it appears to me, knowing Mr. Watson the years I have, and meeting him in his official capacity as actuary of the Workmen's Compensation Department of Ohio, under the Industrial Commission of Ohio, that West Virginia will be particularly fortunate if it can secure Mr. Watson to undertake the audit of its Workmen's Compensation Fund.

Very truly yours,
THOS. J. DONNELLY,
Secretary-Treasurer

GLASS BOTTLE BLOWERS' ASSOCIATION
Philadelphia, Pa.

Mr. Watson is a man of extraordinary ability and high character. His method and administration of the Compensation Act in the state of Ohio was so humane and economical in its practice that he has the respect and confidence and the everlasting gratitude of the wage earners of Ohio, and I am sure, I am safe in adding the employers as well.

Yours very truly,
JOHN A. VOLL,
President

Note: President of the Ohio State Federation of Labor for ten years.

INTERNATIONAL MOLDERS' JOURNAL
Cincinnati, Ohio

Absence from my office prevented an earlier acknowledgement of your communication of July 30th, relative to Mr. Emile E. Watson, consulting actuary of Columbus, Ohio.

In reply permit me to inform you that Mr. Watson enjoys an enviable reputation, and has, for sometime, undertaken important work of an actuarial character for a number of our largest corporations.

Yours truly,

J. P. FREY
President,
Ohio State Federation of Labor

Note: Later Secy-Treas., Metal Trades Department, American Federation of Labor, Washington, D. C.

OHIO STATE COUNCIL
OF THE UNITED BROTHERHOOD OF CARPENTERS
AND JOINERS OF AMERICA
Cleveland, Ohio

Yours of July 31st relative to Emile E. Watson at hand in answer I wish to say that I first met Mr. Watson when he was actuary for the Industrial Commission of Ohio.

As a representative of Labor at different times I have been on committees who met with Employers to amend the Compensation Law and in that work I have found Mr. Watson to be thoroughly familiar with Workmen's Compensation, a man of ability and of the highest integrity. I do not know of a better man for the work in question than Mr. Watson.

Yours very truy,

ARNOLD BILL
Secretary

Note: Later President of the Ohio State Federation of Labor.

REGAN PRINTING HOUSE
Chicago, Illinois

I am just in receipt of your communication of September 11th regarding the request to be made upon the Governor of West Virginia to appoint some qualified person to make an actuarial audit of the West Virginia State Compensation Fund and I note with pleasure that Emile E. Watson, Consulting Actuary of Columbus, Ohio, has been suggested for this work.

I have been acquainted with Mr. Watson for a number of years and know that he is fully qualified to do any work of this nature. His personality is such that you will find him valuable in any position requiring more than ordinary ability and you can implicitly trust him under any and all circumstances.

Mr. Watson's experience has been very wide and to the best of my knowledge and belief, including work that he did for the Illinois Commission, merits the highest commendation.

Respectfully yours,
EDWIN R. WRIGHT

Note: For many years President of Illinois State Federation of Labor.

BUSINESS AND INSURANCE EXECUTIVES

BROWN CROSBY & CO.
Insurance Brokers
Philadelphia, Pa.

Promptly upon my return from the middle West, I am replying to your letter of October 2nd asking my judgment as to the capacity of Mr. Watson to make an audit of the West Virginia State Compensation Fund.

Mr. Watson certainly is in the front rank among consulting actuaries in this country; perhaps he stands absolutely first.

A final word as to his personality. He is well educated, well bred, gracious gentleman with whom it is a pleasure to come into contact, and who certainly will be able to undertake

a piece of work such as that which you have in mind with a minimum of friction and maximum of co-operative results.

With kind regards, I am

Faithfully yours,
H. W. FORSTER

NATIONAL SAFETY COUNCIL
Chicago, Illinois

I first met Mr. Emile E. Watson, Consulting Actuary of Columbus, Ohio, at Lansing, Michigan, in 1911 and since that time have kept in touch more or less with his services to the Industrial Commission of Ohio and in a consulting capacity to other States.

Since the receipt of your letter of September 10 I have consulted several friends more intimately associated with Mr. Watson and I am advised that he is thoroughly competent to make the actuarial audit of the West Virginia State Compensation Fund. I hope that you will be successful in securing his appointment for this work.

Sincerely yours,
W. H. CAMERON
Managing Director

THE CINCINNATI MILLING MACHINE CO.
Cincinnati, Ohio

My confidence in Mr. Emile Watson is difficult of expression, because I have been rather closely associated with him for a great many years. First as an actuary, and in later years he has been consulted by perhaps most of the big industrial plants in the State—advising them as to legislation, changes in the Workmen's Compensation Act, but particularly checking their accounts.

It is my personal opinion that you could make no mistake in securing the services of Mr. Watson, as you will not only receive the benefits of a splendid actuarial mind, but a good sound economic judgment.

Yours very truly,
DR. OTTO P. GEIER
Director

ASSOCIATED INDUSTRIES INSURANCE CORPORATION
San Francisco, California

Acknowledging your letter of October 2, I am pleased to advise that I consider Mr. Emile Watson of Columbus, Ohio, eminently qualified to make an actuarial audit of the West Virginia State Compensation Fund.

No doubt your consideration of candidates will take into account the character as well as the ability of the man. I not only consider Mr. Watson qualified as an experienced statistician and actuary but have always known him as a man whose integrity is unquestioned and who will not permit himself to be influenced on anything other than the exact situation as he finds it from an actuarial point of view.

Very truly yours,
C. W. FELLOWS
President

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